

STATE BANK&TRUST CO

| | Disbursement Date 09/29/2010 | RSSD (Holding Company) 3131893 | Number of Insured Depository Institutions 1 | | |
|---|---------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2015 \$ millions | 2016 \$ millions | %chg from prev | | |
| Assets | \$1,052 | \$1,000 | -4.9% | | |
| Loans | \$823 | \$766 | -6.9% | | |
| Construction & development | \$89 | \$81 | -8.5% | | |
| Closed-end 1-4 family residential | \$194 | \$181 | -7.0% | | |
| Home equity | \$16 | \$15 | -8.2% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$14 | \$13 | -8.5% | | |
| Commercial & Industrial | \$59 | \$53 | -9.9% | | |
| Commercial real estate | \$328 | \$294 | -10.3% | | |
| | | | | | |
| Unused commitments | \$103 | \$86 | -16.4% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$80 | \$71 | -11.2% | | |
| Asset-backed securities | \$5 | \$5 | 1.2% | | |
| Other securities | \$21 | \$33 | 56.7% | | |
| Cash & balances due | \$30 | \$33 | 7.9% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$938 | \$888 | -5.3% | | |
| Deposits | \$879 | \$834 | -5.0% | | |
| Total other borrowings | \$58 | \$49 | -15.1% | | |
| FHLB advances | \$45 | \$39 | -14.6% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$113 | \$111 | -1.8% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.6% | 8.7% | -- | | |
| Tier 1 risk based capital ratio | 10.2% | 10.5% | -- | | |
| Total risk based capital ratio | 11.3% | 11.6% | -- | | |
| Return on equity ¹ | 6.2% | 7.1% | -- | | |
| Return on assets ¹ | 0.7% | 0.8% | -- | | |
| Net interest margin ¹ | 3.9% | 4.0% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 125.5% | 108.2% | -- | | |
| Loss provision to net charge-offs (qtr) | -2.0% | 5.6% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.2% | 0.7% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2015 | 2016 | 2015 | 2016 | |
| Construction & development | 0.3% | 1.6% | 0.0% | 0.7% | -- |
| Closed-end 1-4 family residential | 1.7% | 1.8% | 0.1% | 0.3% | -- |
| Home equity | 1.9% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.1% | 0.4% | 0.2% | -- |
| Commercial & Industrial | 0.0% | 0.1% | 0.2% | 0.1% | -- |
| Commercial real estate | 0.5% | 0.4% | 0.0% | 0.0% | -- |
| Total loans | 0.9% | 1.0% | 0.1% | 0.2% | -- |